DOUGLAS W. BAILLIE

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SUMMARY

Senior Property & Casualty Insurance Executive with strong marketing and leadership skills which have led to a significant record of success in building territories and turning under-performing business units into profitable ones. Recognized as a leader in maintaining existing customer relationships and achieving growth by winning new customers in competitive situations. Skilled at building and developing teams of highly promotable, successful professionals. Positions of greatest interest going forward include:

- A line management role in field operations with direct accountability for P & L results of a substantial branch, division or corporate business unit.
- A senior marketing and/or production assignment within a home office or division headquarters organization.
- Primary accountability for the management of substantial company's Loss Control function.

EXPERIENCE

THE CHUBB CORPORATION (Warren, New Jersey) CHUBB GROUP OF INSURANCE COMPANIES

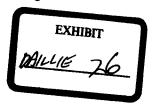
1975 - 2001

The Chubb Corporation is a holding company which owns and operates a variety of insurance, reassurance, consulting, real estate, investment and financing businesses. The Chubb Group of Insurance Companies consists of a number of entities throughout the world engaged in the underwriting of property and casualty businesses. Annual revenues approach \$7 billion.

Ohio Valley Regional Branch Manager/Senior Vice President (1998-2001)

Responsible for regional activities of three major branches and two production branches. Staff of approximately 180 employees and premium of approximately \$250 million.

- Took territory from least profitable to most profitable in zone by:
 - Driving commercial rate increase to highest in zone 7% '99; 15% '00; 17% '01.
 - Identifying substandard accounts for non-renewal or re-underwriting.
 - Improving business mix to emphasize more profitable lines and reduce unprofitable lines.
- Grew territory by 9% annually, despite non-renewal of 30% of distressed commercial business in both 2000 and 2001. Exceeded new business goals each year.
 - Established agency management plans to drive more profitable business.
 - Developed account management plans for top 50 accounts to improve retention and position on largest accounts.
 - Built prospect system to house 450 potential accounts.
 - Established travel system to measure quality, quantity and cross-selling of agency visits.
 - Implemented aggressive agency appointment process resulting in an average of 10 new appointments per year.
 - As a result of outstanding agency relationships, was able to establish the most populated agency captive cell in the Chubb organization.
- Initiated Regional Technology Insurance Specialty Department. Hired Regional Technology Manager. Identified underwriters and trained to specialize in technology discipline resulting in improvement from flat growth to 20% annualized in 2000 and 2001.



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- Led turnaround of Customer Service Department by:
 - Reducing 1,300 outstanding and overdue endorsements to a 30-day endorsement turnaround at 97%.
 - Hiring full-time trainer.
 - Conducting monthly meetings with staff to review results and develop improvement strategies.
 - Initiating an accountability system for meeting service standards.
- Established and implemented regional structure created job descriptions and defined reporting responsibilities for regional staff to drive results.

Harrisburg Branch Manager/Vice President (1991-1998)

Established and managed start-up branch operation with staff of 25 for the Central Pennsylvania Territory.

- Grew branch from \$14 million to \$50 million in seven years with double-digit growth each year. This was accomplished by:
 - Executing documented agency management plans.
 - Establishing account management plans for top 30 accounts.
 - Incorporating agency travel system to measure quality, quantity, and communication of visits.
 - Developing a prospect system with 300 potential new business accounts.
 - Establishing an agency appointment committee to aggressively grow agency plant from 20 to
- Achieved under 100% loss ratio six out of eight years. Two years over 100% due to a major CAT in 1996 and an \$8.5 million umbrella loss in 1998. This was accomplished by building strong agency relations to leverage best business, obtaining accounts over market price by selling value added services and products and selection of new business and improvement of existing accounts through superior underwriting and loss control.
- Developed and mentored professional and managerial staff through formal development plans, quarterly performance reviews and daily coaching and monitoring. These efforts resulted in a greater than 200% promotion rate for all professional positions within the branch.

New Jersey Office Marketing Manager (1988-1991)

Responsible for marketing operations of \$200 million office. Duties included agency management, agency appointment and termination, and sales, negotiation and marketing training.

- Researched and presented successful proposal to Chubb senior management for opening of new offices in Bergen County and Princeton.
- Incorporated agency appointment committee.
- Developed account prospecting system.
- Established agency visitation and communication system.

Eastern & Canadian Zone Loss Control Manager (1984-1988)

Responsible for Loss Control activities with a staff of 10 Loss Control managers and 65 Loss Control representatives.

- Developed strategic marketing plan for Worldwide Loss Control operations.
- Developed strategic technology plan and automated work flow process for Worldwide Loss Control operations.

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EARLY CAREER

(Warren, New Jersey)	Regional Loss Confrol Manager	1983-1984
	Loss Control Manager (New Jersey)	1980-1983
	Loss Control Unit Supervisor	1978-1980
	Loss Control Representative	1975-1978
AETNA INCORPORATED (Hartford, Connecticut)	Loss Control Representative	1972-1975

EDUCATION AND TRAINING

Bachelors of Science, Metallurgical Engineering, Lafayette College 1972

Total Quality Management certified instructor 1996 Techniques in driving continuous improvement processes

Strategic Planning, Wharton Business School 1997 Four-day course on state of the art strategic planning

Branch Managers' Symposium 1998
Techniques for driving current and future performance

Effective Personal Productivity 2000
30-hour course in Improving Productivity, Efficiency, Communication and Teamwork, and Organizations

Advanced Executive Education for Insurance Professionals, Wharton Business School 2001 4-week course in Advanced Strategic Thinking, Planning and Leadership for Senior Level Executives

COMMUNITY AND PROFESSIONAL AFFILIATIONS

Vice President/Board of Directors of Insuring the Children 1999-Present Fundraising Chairman for insurance related non-profit organization to prevent child abuse

Vice President/Board of Directors of Girls Inc. 1996-1998 Served on Board of this non-profit organization Chairman of Board Development and Educational programs

Vice President/Board of Directors of RIMS of Central Pennsylvania 1997-1998 Chairman of Program Scheduling

> Certified Safety Professional 1975-1990 Conducted high-level safety service and activities